

09/442106

ABSTRACT

A method and system for detecting fraud in a credit card transaction between consumer and a merchant over the ^{Internet}~~internet~~. The method and system comprises obtaining credit card information relating to the transaction from the consumer; and verifying the credit card information based upon a variety of parameters. The variety of parameters are weighted so as to provide a merchant with a quantifiable indication of whether the credit card transaction is fraudulent. In so doing, an integrated verification system is provided which allows a merchant, or the like, to accurately and efficiently determine the validity of a transaction over the ^{Internet}~~internet~~.

10